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~~ Patent Literature: Inventor search

File 347: JAPI O Dec 1976-2007/ Dec(Updated 080328)

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File 348: EUROPEAN PATENTS 1978-2007/ 200826

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File 349: PCT FULLTEXT 1979-2008/ UB=20080710| UT=20080703

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File 350: Derwent WPI X 1963-2008/ UD=200843

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Set	Items	Description
S1	3	AU=HEIGES A?
S2	43	AU=KRON R?
S3	3	AU=MONICAL S?
S4	43	S1 OR S2 OR S3
S5	3	S4 AND ((QUALIF????)(TUITI ON)(PLAN OR PLANS)) OR (SECTI ON- () 529)(3N)(INTERNAL()REVENUE) OR (529 OR EDUCATI ON OR EDUCATI - ONAL OR COLLEGE OR COLLEGES OR UNI VERSI T???)() (SAVI NG OR SAVI - NGS)() (PLAN OR PLANS) OR 529() (PLAN OR PLANS))

^ 5/3/3 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPI X

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0012255965 - Drawing available

WPI ACC NO: 2002-196034/200225

XRPX Acc No: N2002-148889

Computerized method for illustrating and analyzing college savings plans, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide comparative analysis of a variety of plans

Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)

Inventor: HEIGES A; HEIGES A R; KRON R; MONICAL S; MONICAL S E

Patent Family (2 patents, 24 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002011014	A2	20020207	WO 2001US20040	A	20010621	200225 B
US 20040236652	A1	20041125	US 2000620452	A	20000720	200478 E
			US 2004751331	A	20040102	

Priority Applications (no., kind, date): US 2000620452 A 20000720; US 2004751331 A 20040102

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002011014	A2	EN	71	38	
National Designated States, Original:					CA IN JP MX
Regional Designated States, Original:					AT BE CH CY DE DK ES FI FR GB GR IE
					IT LU MC NL PT SE TR
US 20040236652	A1	EN			Continuation of application US 2000620452

~~ Non-Patent Literature: Inventor search

File 2: INSPEC 1898-2008/Jul W8
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File 9: Business & Industry(R) Jul/1994-2008/Jul 10
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File 16: Gale Group PROMT(R) 1990-2008/Jul 08
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File 148: Gale Group Trade & Industry DB 1976-2008/Jul 25
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File 583: Gale Group Global base(TM) 1986-2002/Dec 13
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File 995: NewsRoom 2004
(c) 2008 Dialog

Set	Items	Description
S1	1	AU=(HEI GES, A? OR HEI GES A? OR HEI GES(2N) A?) OR BY=HEI GES(-2N) A?
S2	113	AU=(KRON, R? OR KRON R? OR KRON(2N) R?) OR BY=KRON(2N) R?
S3	0	AU=(MONI CAL, S? OR MONI CAL S? OR MONI CAL(2N) S?) OR BY=MONI CAL(2N) S?
S4	114	S1 OR S2

S5 0 S4 AND ((QUALI F????() TUI TI ON() (PLAN OR PLANS)) OR (SECTI ON-
 () 529) (3N) (I NTERNAL() REVENUE) OR (529 OR EDUCATI ON OR EDUCATI -
 ONAL OR COLLEGE OR COLLEGES OR UNI VERSI T???) () (SAVI NG OR SAVI -
 NGS) () (PLAN OR PLANS) OR 529() (PLAN OR PLANS))

~~ Non-Patent Literature: Full Text

Dialog files:

9, 15, 16, 20, 148, 160, 267, 268, 275, 610, 613, 621, 624, 625, 626, 634, 636, 810, 813, 996, 995

File 9: Business & Industry(R) Jul/1994-2008/Jul 10
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 File 16: Gale Group PROMT(R) 1990-2008/Jul 08
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 File 20: Dialog Global Reporter 1997-2008/Jul 16
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 File 148: Gale Group Trade & Industry DB 1976-2008/Jun 25
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 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 267: Finance & Banking Newsletters 2008/Jul 07
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 File 810: Business Wre 1986-1999/Feb 28
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 File 813: PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 996: NewsRoom 2000-2003
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 File 995: NewsRoom 2004
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Set	Items	Description
S1	28905	(QUALI F????() TUI TI ON() (PLAN OR PLANS)) OR (SECTI ON() 529) (3- N) (I NTERNAL() REVENUE) OR (529 OR EDUCATI ON OR EDUCATI ONAL OR - COLLEGE OR COLLEGES OR UNI VERSI TY OR UNI VERSI TI ES) () (SAVI NG OR SAVI NGS) () (PLAN OR PLANS) OR 529() (PLAN OR PLANS)
S2	26648	TUI TI ON OR COST OR COSTS OR BOARD OR FI NANCIAL OR FI NANCES OR FI NANCIAL LY OR ROOM OR MEALS OR FEE OR FEES
S3	8093	PARAMETER OR PARAMETERS OR CRI TERI A OR CHARACTERI STIC OR C- HARACTERI STICS OR FACTOR OR FACTORS OR ATTRI BUTE OR ATTRI BUTES OR PROPERTY OR PROPERTI ES OR SPECI FI CATI ON OR SPECI FI CATI ONS OR QUALI TY OR QUALI TI ES
S4	8698	COMPARE? ? OR COMPARI NG OR COMPARI SON OR COMPARBL?? OR COM- PARATI VE?? OR APPRAI S??? OR ASSESS??? OR ASSESSMENT OR ANALYZ- ??? OR ANALYS???
S5	16614	TAX OR TAXED OR TAXES OR TAXI NG OR TAXATI ON OR TAXABLE
S6	2202	S2(12N) S3

S7 43 S1(S) S4(S) S5(S) S6
S8 23 S7 NOT PY>2004
S9 21 RD (unique items)

^ 9/3, K/13 (Item 1 from file: 267)
DI ALOG(R) File 267: Finance & Banking Newsletters
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04593666

Market Place

Editorial Staff

Financial Planning

October 1, 2002 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1620

RECORD TYPE: FULLTEXT

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TEXT:

...and seeks a high level of current income exempt from federal and California personal income **taxes**. The latter is managed by Mark Sommer and seeks a high level of current income exempt from federal and New York state and city income **taxes**. The company has also introduced the Advisor Investment Grade Bond Fund. It is managed by...fund of funds, for the range of aggressive to conservative investors. Clients can make 12 **tax**-free transfers among investment choices per year.

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BE A **529** - **PLAN** WZARD

401kid has launched the Web-based **529** - **plan** product ESP Wzard. It is delivered through an ASP and can be distributed through corporate portals, financial planners, insurance companies, schools and directly to investors. It offers a **529** - **plan** due diligence guide and can create a custom guide to help determine which plans are best for an individual based on fees, expenses and **tax** deductions. Planners can license and private label the product and integrate it into their Web...

...Asset Class Illustrator, an online research tool financial advisers can use to view a historical **analysis** of how an index (or hypothetical portfolio of up to 15 indexes) would have behaved...

...GIFT FROM THE IRS

The IRS Web site is offering a basic estate and gift **tax** primer plus an overview of recent **tax** law changes. Topics covered include increased estate and gift **tax** applicable exclusion amounts, the reduction of the maximum estate and gift **tax** rate and the increased annual exclusion for gifts. The site also contains a frequently asked questions area and a page where some of the common estate and gift **tax** forms can be downloaded.

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~~ Non-Patent Literature: Non-Full Text

Dialog files: 2, 35, 65, 99, 139, 256, 474, 475, 583

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File 475: Wall Street Journal Abs 1973-2008/Jul 16
(c) 2008 The New York Times
File 583: Gale Group Global base(TM) 1986-2002/Dec 13
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Set	Items	Description
S1	174	(QUALIF????)(TUITI ON)(PLAN OR PLANS) OR (SECTION() 529)(3-N)(INTERNAL() REVENUE) OR (529 OR EDUCATION OR EDUCATIONAL OR - COLLEGE OR COLLEGES OR UNIVERSITY OR UNIVERSITIES)(SAVING OR SAVINGS)(PLAN OR PLANS) OR 529)(PLAN OR PLANS)
S2	113	TUITI ON OR COST OR COSTS OR BOARD OR FINANCIAL OR FINANCES OR FINANCIALLY OR ROOM OR MEALS OR FEE OR FEES
S3	4	PARAMETER OR PARAMETERS OR CRITERIA OR CHARACTERISTIC OR CHARACTERISTICS OR FACTOR OR FACTORS OR ATTRIBUTE OR ATTRIBUTES OR PROPERTY OR PROPERTIES OR SPECIFICATION OR SPECIFICATIONS OR QUALITY OR QUALITIES
S4	9	COMPARE? ? OR COMPARING OR COMPARISON OR COMPARBL?? OR COMPARATIVE?? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ANALYZ-??? OR ANALYS???
S5	76	TAX OR TAXED OR TAXES OR TAXING OR TAXATION OR TAXABLE
S6	9	S1(S) (S3 OR S4)
S7	6	S6 NOT PY>2004
S8	6	RD (unique items)

~~ Patent Literature:

Dialog files: 347, 348, 349, 350

File 347: JAPI O Dec 1976-2007/Dec(Updated 080328)
(c) 2008 JPO & JAPI O
File 348: EUROPEAN PATENTS 1978-2007/ 200826
(c) 2008 European Patent Office
File 349: PCT FULLTEXT 1979-2008/UB=20080710|UT=20080703
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File 350: Derwent WPI X 1963-2008/UD=200843
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Set	Items	Description
S1	32	(QUALIF????)(TUITI ON)(PLAN OR PLANS) OR (SECTION() 529)(3-N)(INTERNAL() REVENUE) OR (529 OR EDUCATION OR EDUCATIONAL OR - COLLEGE OR COLLEGES OR UNIVERSITY OR UNIVERSITIES)(SAVING OR SAVINGS)(PLAN OR PLANS) OR 529)(PLAN OR PLANS)

S2 30 TUITION OR COST OR COSTS OR BOARD OR FINANCIAL OR FINANCES
OR FINANCIALLY OR ROOM OR MEALS OR FEE OR FEES
S3 24 PARAMETER OR PARAMETERS OR CRITERIA OR CHARACTERISTIC OR C-
HARACTERISTICS OR FACTOR OR FACTORS OR ATTRIBUTE OR ATTRIBUTES
OR PROPERTY OR PROPERTIES OR SPECIFICATION OR SPECIFICATIONS
OR QUALITY OR QUALITIES
S4 18 COMPARE?? OR COMPARING OR COMPARISON OR COMPARBL?? OR COM-
PARATIVE?? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ANALYZ-
??? OR ANALYS???
S5 22 TAX OR TAXED OR TAXES OR TAXING OR TAXATION OR TAXABLE
S6 4 S1(30N) S4

^ 6/3, K/1 (Item 1 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

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01412449

TECHNIQUES FOR ILLUSTRATING AND ANALYSING COLLEGE SAVINGS PLANS
VERFAHREN ZUR DARSTELLUNG UND ANALYSE VON AUSBILDUNGSSPARPLANEN
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NIVEAU POST-SECONDAIRE

PATENT ASSIGNEE:

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10281, (US), (Applicant designated States: all)

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MONICAL, Steven, E., 24 Rosebay Court, Monmouth Junction, NJ 08852, (US)

PATENT (CC, No, Kind, Date):

WO 2002011014 020207

APPLICATION (CC, No, Date): EP 2001948641 010621; WO 2001US20040 010621

PRIORITY (CC, No, Date): US 620452 000720

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

LANGUAGE (Publication, Procedural, Application): English; English; English

TECHNIQUES FOR ILLUSTRATING AND ANALYSING COLLEGE SAVINGS PLANS

^ 6/3, K/3 (Item 2 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00877778

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NIVEAU POST-SECONDAIRE

Patent Applicant/Assignee:

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Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211014 A2 20020207 (WO 0211014)

Application: WO 2001US20040 20010621 (PCT/WO US0120040)

Priority Application: US 2000620452 20000720

Designated States:

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prior to 2004)

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS

Fulltext Availability:

Detailed Description

Claims

Detailed Description

Techniques for Illustrating and

Analyzing College Savings Plans

1. Field of the Invention

The invention relates to machine-executable techniques for performing financial calculations directed to **college saving plans**.

2. Background Art

With the ever-increasing costs of tuition, room and board, many families

...educational purposes, the earnings portion is taxed as ordinary income, and a 10% penalty is **assessed**.

It is possible to combine a **529 plan** with a UGMA/UTMA transfer, so as

to enable a client to benefit from...of numerical comparison between different college funding alternatives.

In view of the foregoing web site **analysis**, there is a need for a college funding calculator that considers the tax implications of each of a plurality of **college saving plans**. There is also a need for a calculator that provides a **comparative analysis** for these saving plans, so as to enable an investor to select a plan or...

...or her needs.

SUMMARY OF THE INVENTION

Novel computerized methods are described for illustrating and **analyzing educational saving plans** by considering the tax implications of these plans. The method is for use with a...received identifiers, retrieving the corresponding set of cost parameters from the computer-readable medium. A **comparative analysis** of a plurality of **educational savings plans** is generated by applying each retrieved set of cost parameters to each of the educational plan parameter sets. This **comparative analysis** takes into consideration the tax implications of a plurality of **educational savings plan**. The results of the **comparative analysis** are outputted on a display and/or printout so that an investor can determine which of the plurality of **educational savings plans** best meets his or her needs.

Pursuant to a further embodiment of the invention, the...

...and board for each of a plurality of educational institutions across the United States. The **educational savings plans** include at least one IRC (**Internal Revenue Code**) **Section 529 Plan**.

Optionally, the **analysis** implements a **comparison** of a specific asset allocation, and/or use of the **Section 529 Plan** asset allocation applied to all assets, so as to receive a **comparison** based upon tax advantages only. Moreover, the **analysis** may optionally consider a blended and/or progressive asset allocation based upon the age of...

...or lump sum savings needed for each of the plurality of saving plans. This graphical **comparison** considers the tax implications of the saving plans. When selecting a saving plan that is a combination of various investment vehicles as, for example, 10 a **Section 529 Plan**, a UGMA/UTMA Plan, and an Education IRA, the graphical **comparison** displays the most advantageous annual breakdown for saving money.

A further optional feature permits...

...or estimated;

FIG 30 is a display screen capture that shows the results of the **educational savings plan analysis** generated by the output mechanism pursuant to a preferred embodiment of the...

...32 is a display screen capture that shows a comparison among a plurality of different **educational savings plans**, taking into account additional lump sum savings;

FIG 33 is a display screen capture showing the results of the **educational savings plan analysis** in the form of a year-by-year table that displays the funds invested in the investor's assets, UGMA plan assets, **529 plan** assets, and Educational IRA assets;

FIG 34 is a display screen capture that provides explanatory information to the investor about the results of the **educational savings plan analysis**; FIGs. 35 and 36 together comprise a flowchart setting forth an operational sequence for performing **educational savings plan** accumulation and withdrawal

calculations according to a preferred embodiment of the invention;

FIGs. 37...200, a corresponding set of cost parameters is retrieved from the computer-readable medium A **comparative analysis** of a

plurality of **educational savings plans** is generated by applying each retrieved set of cost parameters to each of the **educational savings plan** parameter sets (block 203). This **comparative analysis** takes into consideration the tax implications of a plurality of **educational savings plan**. The actual process of applying the retrieved cost parameters to the **educational savings plan** parameter sets is described in greater detail with reference to blocks 204-211. At ...

...fund each of the educational expense goals is calculated, using each of the plurality of **college savings plans**. After the **comparative analysis** of blocks 204-211 is complete, the results of the **analysis** are outputted on a display and/or printout so that an investor can determine which of the plurality of **educational savings plans** best meets his or her needs (block 213). This

comparative analysis may, but need not, be provided in the form of a table or graphical object that shows annual and/or periodic savings breakdowns for each of the plurality of **educational savings plans**.

Pursuant to a further embodiment of the invention, the educational institution identifiers stored on the...

...and board for each of a plurality of educational institutions across the United States.

The **educational savings plans** include at least one IRC (Internal Revenue Code) **Section 529 Plan**. The **comparative analysis** optionally provides for a

comparison of a specific asset allocation, and/or use of the **Section 529 Plan** asset allocation applied to all assets, so as to receive a **comparison** based upon tax 10 advantages only. Moreover, the **analysis** may optionally be adapted to provide a blended and/or progressive asset allocation based upon...

...sum savings needed for each of 15 the plurality of saving plans. This graphical **comparison** considers the tax implications of the saving plans. When selecting a saving plan that is a combination of various investment vehicles as, for example, a **Section 529 Plan**, a UGMA/UTMA Plan, and an Education IRA, the graphical **comparison** displays the most advantageous annual breakdown for saving money. A twofier optional feature is operable...are 2%

FIG 30 is a display screen capture that shows the results of the **educational savings plan analysis** generated by the output mechanism pursuant to a preferred embodiment of the invention. The graphical...

...are eventually depleted.

FIG 31 is a display screen capture that shows a **comparison** among a plurality of different **educational savings plans**, with reference to the accumulation of additional monthly savings. In this example, to accumulate sufficient...

...127 per month under a UGMA

15 plan, \$149 per month under a Section **529 Plan**, and \$132 per month if a combination of a Section **529 Plan** and a UGMA is used.

FIG 32 is a display screen capture that shows a **comparison** among a plurality of different **educational savings plans**, taking into account additional lump sum savings. If the investor placed assets into "personal" accounts...

...account it, this amount would be reduced to \$12,561. For a Section 529 Plan, the amount is \$15,055, and for a UGMA/Section **529 Plan** combination, the amount is \$12,561.

FIG 33 is a display screen capture showing the results of the **educational savings plan analysis** in the form of a year-by-year table that displays the investor's assets, UGMA plan assets, **529 plan** assets, and Educational IRA assets. Savings details are provided in tabular form **comparing** assets in each of these plans on a year-by-year basis.

FIG 34 is...

...screen capture that provides explanatory textual information to the investor about the results of the **educational savings plan analysis**.

FIG 35 is a flowchart setting forth an operational sequence for performing **educational savings plan** accumulation and withdrawal calculations according to a preferred embodiment of the invention. The sequence commences...

...2008 does not need to be performed during 2008, unless the user requests a projected **analysis** at that time.

FIG 36 is a flowchart setting forth an operational sequence for determining an **educational savings plan** solution according to a preferred embodiment of the invention. This procedure may be referred to...

Claim

1 A computerized method for illustrating and **analyzing college savings plans**, the method for use with a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of **educational savings plan** parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter...

...a), retrieving the corresponding cost parameter set from the computer-readable medium

c. generating a **comparative** analysis of a plurality of educational savings plans by applying each of the retrieved cost...

...computerized method of claim 2 wherein the step of generating a comparative analysis further includes **comparing** each of a plurality of

educational savings plans with reference to one or more specific asset allocations.

4 The computerized method of claim 2 wherein the step of generating a **comparative analysis** further includes applying a Section **529 Plan** asset allocation to all assets, so as to provide a **comparison** based upon tax considerations.

5 A system for illustrating and **analyzing college savings plans**, the system comprising:

(a) a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of **educational savings plan** parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter...

...medium in response to the input mechanism receiving an educational institution identifier; and
d. a **comparative analysis** generation mechanism for generating a comparative analysis of a plurality of educational savings plans...

...educational savings plans.

6 The system of claim 5 wherein at least one of the **educational savings plans** is a Section **529 Plan** developed pursuant to Section 529 of the U.S. Internal Revenue Code.

7 The system of claim 5 wherein the **comparative analysis** generation mechanism **compares** each of a plurality of **educational savings plans** with reference to one or more specific asset allocations.

8 The system of claim 5 wherein the **comparative analysis** generation mechanism further includes applying a Section **529 Plan** asset allocation to all assets, so as to provide a **comparison** based upon tax considerations.

6/3, K/4 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPI X

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0012255965 - Drawing available

WPI ACC NO: 2002-196034/200225

XRPX Acc No: N2002-148889

Computerized method for illustrating and analyzing college savings plans, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide comparative analysis of a variety of plans

Patent Assignee: MERRILL LYNCH & CO INC (MERR- N)

Inventor: HEIGES A; HEIGES A R; KRON R; MONICAL S; MONICAL S E

Patent Family (2 patents, 24 countries)

Patent			Application			Update
Number	Kind	Date	Number	Kind	Date	
WO 2002011014	A2	20020207	WO 2001US20040	A	20010621	200225 B
US 20040236652	A1	20041125	US 2000620452	A	20000720	200478 E
			US 2004751331	A	20040102	

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Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002011014	A2	EN	71	38	
National Designated States, Original:					CA IN JP MX
Regional Designated States, Original:					AT BE CH CY DE DK ES FI FR GB GR IE

Computerized method for illustrating and analyzing college savings plans, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide comparative analysis of a variety of plans

Original Titles:

Techniques for illustrating and analyzing college savings plans

...

... TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS

Alerting Abstract ...with associated costs for tuition, board, etc., and also parameter sets for a variety of **educational savings plans**. A potential investor at a user system (115,117) can specify an education institution identifier and will subsequently receive a **comparative analysis** of the savings plans with respect to the educational institution costs, taking into account tax...

DESCRIPTION - An **INDEPENDENT CLAIM** is also included for a system for illustrating and **analyzing college savings plans**.

...

...**USE** - For illustrating and **analyzing college savings plans**, so that an investor can determine which of a plurality of plans best meets his

...

...**ADVANTAGE** - By providing a **comparative analysis** of a number of **educational savings plans** and also tax implications in respect of an educational institution costs, the method enables an...

...is a hardware block diagram illustrating an operational environment for a method of illustrating and **analyzing college savings plans**.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

Novel computerized methods are described for illustrating and **analyzing educational saving plans by considering the tax** implications of these plans. The method is for use with a computer-readable medium on...

...plan parameter sets specifies one or more characteristics of a corresponding educational savings plan. The **method** includes the steps of receiving at least one educational institution identifier and, for each of

...

...parameter sets. This comparative analysis takes into consideration the tax implications of a plurality of **educational savings plan**. The **results of the comparative analysis** are outputted on a display and/or printout so that an investor can determine which of the plurality of **educational savings plans** best meets his or her needs.

Claims:

We claim 1. A computerized method for illustrating and **analyzing college savings plans**, the method for use with a **computer-readable medium** on which are stored a plurality of educational institution identifiers and a plurality of **educational savings plan** parameter sets, each of respective educational **institution identifiers** being associated with a corresponding cost parameter set specifying at least one of room board, and...

...a), retrieving the corresponding cost parameter set from the computer-readable medium c. generating a **comparative** analysis of a plurality of educational savings plans by applying each of the retrieved cost parameter sets of step (b) **to each** of the plurality of

educational savings plan parameters; wherein the comparative analysis takes into account one or more taxation implications for at least one of the educational savings plans.